

United States Bankruptcy Court
Eastern District of Michigan

In re **Kristina A. Mackinder**

Debtor(s)

Case No. **11-42551**

Chapter **7**

STATEMENT OF ATTORNEY FOR DEBTOR(S)
PURSUANT TO F.R.BANKR.P. 2016(b)

The undersigned, pursuant to F.R.Bankr.P. 2016(b), states that:

1. The undersigned is the attorney for the Debtor(s) in this case.
2. The compensation paid or agreed to be paid by the Debtor(s) to the undersigned is: [Check one]
[] **FLAT FEE**
A. For legal services rendered in contemplation of and in connection with this case, exclusive of the filing fee paid **1,501.00**
B. Prior to filing this statement, received **1,501.00**
C. The unpaid balance due and payable is **0.00**
[] **RETAINER**
A. Amount of retainer received _____
B. The undersigned shall bill against the retainer at an hourly rate of \$ _____. [Or attach firm hourly rate schedule.] Debtor(s) have agreed to pay all Court approved fees and expenses exceeding the amount of the retainer.
3. \$ **299.00** of the filing fee has been paid.
4. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: [Cross out any that do not apply.]
A. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
B. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
C. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
D. ~~Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
E. Reaffirmations;
F. Redemptions;
G. Other:
Negotiations with secured creditors to reduce to market value; exemption planning; representation of the debtors at the meeting of creditors.
5. By agreement with the debtor(s), the above-disclosed fee does not include the following services:
A. **Attendance at adjourned meeting of creditors, or confirmation hearings (additional \$250.00)**
B. **Amendment of Petition to add creditor(s) or other amendments to schedules (additional \$125.00 this includes filing fee)**
C. **Attending Rule 2004 examinations (additional \$300.00)**
D. **Recovery of garnishments/setoffs (50% of recovery plus costs)**
E. **Representation of debtor(s) in Adversary Proceedings (hourly rates will apply)**
6. The source of payments to the undersigned was from:
A. **XX** Debtor(s)' earnings, wages, compensation for services performed
B. _____ Other (describe, including the identity of payor) _____

7. The undersigned has not shared or agreed to share, with any other person, other than with members of the undersigned's law firm or corporation, any compensation paid or to be paid except as follows:

Dated: February 15, 2011

/s/ Matthew J. Vivian

Attorney for the Debtor(s)

Matthew J. Vivian P54769

Vivian Law Firm PLC

496 West Ann Arbor Trail

Suite 102

Plymouth, MI 48170-6262

(734) 446-0340 matt@vivianlaw.com

Agreed: /s/ Kristina A. Mackinder
Kristina A. Mackinder
Debtor

Debtor

United States Bankruptcy Court
Eastern District of Michigan

In re **Kristina A. Mackinder**

Debtor

Case No. **11-42551**Chapter **7**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE | ATTACHED (YES/NO) | NO. OF SHEETS | ASSETS | LIABILITIES | OTHER |
|---|----------------------|------------------|---------------------|-------------------|--------------------------|
| A - Real Property | Yes | 1 | 190,000.00 | | |
| B - Personal Property | Yes | 4 | 27,888.45 | | |
| C - Property Claimed as Exempt | Yes | 1 | | | |
| D - Creditors Holding Secured Claims | Yes | 1 | | 237,054.42 | |
| E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E) | Yes | 1 | | 0.00 | |
| F - Creditors Holding Unsecured Nonpriority Claims | Yes | 2 | | 39,442.48 | |
| G - Executory Contracts and Unexpired Leases | Yes | 1 | | | |
| H - Codebtors | Yes | 1 | | | |
| I - Current Income of Individual Debtor(s) | Yes | 1 | | | 4,272.65 |
| J - Current Expenditures of Individual Debtor(s) | Yes | 1 | | | 4,267.31 |
| Total Number of Sheets of ALL Schedules | | 14 | | | |
| | | | Total Assets | 217,888.45 | |
| | | | | | Total Liabilities |
| | | | | | 276,496.90 |

United States Bankruptcy Court
Eastern District of Michigan

In re **Kristina A. Mackinder**Case No. 11-42551

Debtor

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability | Amount |
|---|-------------|
| Domestic Support Obligations (from Schedule E) | 0.00 |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) | 0.00 |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | 0.00 |
| Student Loan Obligations (from Schedule F) | 0.00 |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E | 0.00 |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F) | 0.00 |
| TOTAL | 0.00 |

State the following:

| | |
|---|-----------------|
| Average Income (from Schedule I, Line 16) | 4,272.65 |
| Average Expenses (from Schedule J, Line 18) | 4,267.31 |
| Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20) | 2,630.65 |

State the following:

| | |
|--|------------------|
| 1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column | 47,054.42 |
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column | 0.00 |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column | 0.00 |
| 4. Total from Schedule F | 39,442.48 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4) | 86,496.90 |

In re

Kristina A. Mackinder

Case No. 11-42551

Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

Unexpired Leases. If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| Description and Location of Property | Nature of Debtor's Interest in Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption | Amount of Secured Claim |
|---|---|------------------------------------|--|-------------------------|
| primary residence located at: 7796 Chichester, Canton MI 48187 | Entireties | - | 190,000.00 | 237,054.42 |
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0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

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In re Kristina A. Mackinder,
DebtorCase No. 11-42551**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

| Type of Property | N O N E | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|--|------------------|---|---|---|
| 1. Cash on hand | X | | | |
| 2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | | TCF Bank checking account | - | 0.00 |
| | | TCF Bank savings account | - | 0.00 |
| | | Village Community Credit Union savings account | - | 5.00 |
| 3. Security deposits with public utilities, telephone companies, landlords, and others. | X | | | |
| 4. Household goods and furnishings, including audio, video, and computer equipment. | | furniture | - | 10,000.00 |
| | | television | - | 1,000.00 |
| | | computer & equipment | - | 1,500.00 |
| 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. | X | | | |
| 6. Wearing apparel. | | clothing | - | 0.00 |
| 7. Furs and jewelry. | | wedding ring | - | 3,600.00 |
| | | watches | - | 0.00 |
| 8. Firearms and sports, photographic, and other hobby equipment. | X | | | |
| 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | | term life insurance policy | - | 0.00 |
| | | | | Sub-Total > 16,105.00 |
| | | | (Total of this page) | |

3 continuation sheets attached to the Schedule of Personal Property

In re

Kristina A. MackinderCase No. 11-42551

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

| Type of Property | N O N E | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|---|-------------------------------------|--------------------------------------|---|---|
| 10. Annuities. Itemize and name each issuer. | <input checked="" type="checkbox"/> | | | |
| 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | <input checked="" type="checkbox"/> | | | |
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. | | MetLife IRA | | 9,208.45 |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize. | <input checked="" type="checkbox"/> | | | |
| 14. Interests in partnerships or joint ventures. Itemize. | <input checked="" type="checkbox"/> | | | |
| 15. Government and corporate bonds and other negotiable and nonnegotiable instruments. | <input checked="" type="checkbox"/> | | | |
| 16. Accounts receivable. | <input checked="" type="checkbox"/> | | | |
| 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. | <input checked="" type="checkbox"/> | | | |
| 18. Other liquidated debts owed to debtor including tax refunds. Give particulars. | <input checked="" type="checkbox"/> | | | |
| 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. | <input checked="" type="checkbox"/> | | | |
| 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | <input checked="" type="checkbox"/> | | | |
| | | | | Sub-Total > 9,208.45 |
| | | | | (Total of this page) |

Sheet 1 of 3 continuation sheets attached
to the Schedule of Personal Property

In re Kristina A. Mackinder,
DebtorCase No. 11-42551**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

| Type of Property | N O N E | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|---|------------------|--------------------------------------|---|---|
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | X | | | |
| 22. Patents, copyrights, and other intellectual property. Give particulars. | X | | | |
| 23. Licenses, franchises, and other general intangibles. Give particulars. | X | | | |
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X | | | |
| 25. Automobiles, trucks, trailers, and other vehicles and accessories. | | 2000 Jeep Grand Cherokee | - | 2,275.00 |
| | | 1997 Chrysler Sebring | - | 300.00 |
| 26. Boats, motors, and accessories. | X | | | |
| 27. Aircraft and accessories. | X | | | |
| 28. Office equipment, furnishings, and supplies. | X | | | |
| 29. Machinery, fixtures, equipment, and supplies used in business. | X | | | |
| 30. Inventory. | X | | | |
| 31. Animals. | X | | | |
| 32. Crops - growing or harvested. Give particulars. | X | | | |
| 33. Farming equipment and implements. | X | | | |
| 34. Farm supplies, chemicals, and feed. | X | | | |
| Sub-Total > | | | | 2,575.00 |
| (Total of this page) | | | | |

Sheet 2 of 3 continuation sheets attached
to the Schedule of Personal Property

In re **Kristina A. Mackinder** Debtor

Case No. 11-42551

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Sheet 3 of 3 continuation sheets attached
to the Schedule of Personal Property

| | |
|----------------------|------------------|
| Sub-Total > | 0.00 |
| (Total of this page) | |
| Total > | 27,888.45 |

Sheet 1 of 1 continuation sheets attached
to the Schedule of Personal Property (Report also on Summary of Schedules)
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In re Kristina A. Mackinder,
Debtor

Case No. 11-42551

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds
\$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter
with respect to cases commenced on or after the date of adjustment.)

| Description of Property | Specify Law Providing Each Exemption | Value of Claimed Exemption | Current Value of Property Without Deducting Exemption |
|---|--|----------------------------------|---|
| Checking, Savings, or Other Financial Accounts, Certificates of Deposit | | | |
| Village Community Credit Union savings account | 11 U.S.C. § 522(d)(5) | 5.00 | 5.00 |
| Household Goods and Furnishings | | | |
| furniture | 11 U.S.C. § 522(d)(3) | 10,000.00 | 10,000.00 |
| television | 11 U.S.C. § 522(d)(3) | 1,000.00 | 1,000.00 |
| computer & equipment | 11 U.S.C. § 522(d)(3) 11 U.S.C. § 522(d)(5) | 525.00 975.00 | 1,500.00 |
| Furs and Jewelry | | | |
| wedding ring | 11 U.S.C. § 522(d)(4) 11 U.S.C. § 522(d)(5) | 1,450.00 2,150.00 | 3,600.00 |
| Interests in Insurance Policies | | | |
| term life insurance policy | 11 U.S.C. § 522(d)(7) | 0.00 | 0.00 |
| Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans | | | |
| MetLife IRA | 11 U.S.C. § 522(d)(12) | 9,208.45 | 9,208.45 |
| Automobiles, Trucks, Trailers, and Other Vehicles | | | |
| 2000 Jeep Grand Cherokee | 11 U.S.C. § 522(d)(2) | 2,275.00 | 2,275.00 |
| 1997 Chrysler Sebring | 11 U.S.C. § 522(d)(5) | 300.00 | 300.00 |
| | | Total: | 27,888.45 |
| | | 27,888.45 | |

In re **Kristina A. Mackinder** Debtor

Case No. 11-42551

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODE H W J C TOR | Husband, Wife, Joint, or Community | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | | | | UNSECURED PORTION, IF ANY |
|--|---------------------------------|------------------------------------|--|--|--------------|----------|-------------------|---------------------------------|
| | | | | CONTINGENT | UNLIQUIDATED | DISPUTED | | |
| Account No. xxxxxx7397 | | | 2003 mortgage primary residence located at: 7796 Chichester, Canton MI 48187 | | | | | |
| Creditor #: 1 CCO Mortgage PO Box 6260 Glen Allen, VA 23058-6260 | | | Value \$ 190,000.00 | | | | 186,608.87 | 0.00 |
| Account No. 8348 | | | 2008 second mortgage primary residence located at: 7796 Chichester, Canton MI 48187 | | | | | |
| Creditor #: 2 PNC Bank PO Box 856177 Louisville, KY 40285-6177 | | | Value \$ 190,000.00 | | | | 50,445.55 | 47,054.42 |
| Account No. | | | Value \$ | | | | | |
| Account No. | | | Value \$ | | | | | |
| 0 continuation sheets attached | | | Subtotal (Total of this page) | | | | 237,054.42 | 47,054.42 |
| | | | Total (Report on Summary of Schedules) | | | | 237,054.42 | 47,054.42 |

In re **Kristina A. Mackinder**,
DebtorCase No. **11-42551****SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

 Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

 Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

 Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

 Deposits by individuals

Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

 Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

 Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re Kristina A. Mackinder,
DebtorCase No. 11-42551**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B R O W N R | Husband, Wife, Joint, or Community | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|--|------------------------------------|---|----------------------------------|--------------|----------|------------------|
| | | | | | | | |
| Account No. xxxx-xxxx-xxxx-5653 | | | 2003 revolving charge account | | | | 12,471.99 |
| Creditor #: 1 Bank of America PO Box 15026 Wilmington, DE 19850-5026 | | | | | | | |
| Account No. xxxx-xxxx-xxxx-9540 | | | 2007 revolving charge account | | | | 1,437.50 |
| Creditor #: 2 Charter One Card Services PO Box 18204 Bridgeport, CT 06601-3204 | | | | | | | |
| Account No. xxxx-xxxx-xxxx-1674 | | | 2008 revolving charge account | | | | 6,122.34 |
| Creditor #: 3 Chase Card Services PO Box 15298 Wilmington, DE 19850-5298 | | | | | | | |
| Account No. xxxx-xxxx-xxxx-2265 | | | 2000 revolving charge account | | | | 10,723.88 |
| Creditor #: 4 Chase Card Services/National Geographic PO Box 15298 Wilmington, DE 19850-5298 | | | | | | | |
| 1 continuation sheets attached | | | | Subtotal (Total of this page) | | | 30,755.71 |

In re

Kristina A. MackinderCase No. 11-42551

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B E T O R H W J C | Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CO N T I N G E N T | UN L I Q U I D A T E D | DIS P U T E D | AMOUNT OF CLAIM |
|---|---|---|--|--|------------------------------|------------------|
| | | | | | | |
| Account No. xxxx-xxxx-xxxx-7264 | | revolving charge account | | | | |
| Creditor #: 5 Dearborn Federal Community Credit Union 4353 Maple Dearborn, MI 48126-3535 | - | | | | | 2,029.64 |
| Account No. xxxx-xxxx-xxxx-0228 | | 2006 revolving charge account | | | | |
| Creditor #: 6 Wells Fargo/VISA PO Box 10475 Des Moines, IA 50306 | - | | | | | 6,657.13 |
| Account No. | | | | | | |
| Account No. | | | | | | |
| Account No. | | | | | | |
| Sheet no. <u>1</u> of <u>1</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | Subtotal (Total of this page) | | | | 8,686.77 |
| | | Total (Report on Summary of Schedules) | | | | 39,442.48 |

In re **Kristina A. Mackinder**,
DebtorCase No. 11-42551**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

In re **Kristina A. Mackinder**,
DebtorCase No. 11-42551**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

In re Kristina A. MackinderCase No. 11-42551

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

| Debtor's Marital Status: | DEPENDENTS OF DEBTOR AND SPOUSE | |
|--------------------------|---------------------------------|----------------|
| | RELATIONSHIP(S): | AGE(S): |
| Married | Daughter | 2 years |
| Employment: | DEBTOR | SPOUSE |
| Occupation | Unemployed | Retired |
| Name of Employer | | |
| How long employed | | |
| Address of Employer | | |

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)
 2. Estimate monthly overtime

| DEBTOR | SPOUSE |
|----------------|----------------|
| \$ <u>0.00</u> | \$ <u>0.00</u> |
| \$ <u>0.00</u> | \$ <u>0.00</u> |

3. SUBTOTAL

| | |
|----------------|----------------|
| \$ <u>0.00</u> | \$ <u>0.00</u> |
|----------------|----------------|

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security
 b. Insurance
 c. Union dues
 d. Other (Specify): _____

| | |
|----------------|----------------|
| \$ <u>0.00</u> | \$ <u>0.00</u> |

5. SUBTOTAL OF PAYROLL DEDUCTIONS

| | |
|----------------|----------------|
| \$ <u>0.00</u> | \$ <u>0.00</u> |
|----------------|----------------|

6. TOTAL NET MONTHLY TAKE HOME PAY

| | |
|----------------|----------------|
| \$ <u>0.00</u> | \$ <u>0.00</u> |
|----------------|----------------|

7. Regular income from operation of business or profession or farm (Attach detailed statement)

| | |
|----------------|----------------|
| \$ <u>0.00</u> | \$ <u>0.00</u> |
|----------------|----------------|

8. Income from real property

| | |
|----------------|----------------|
| \$ <u>0.00</u> | \$ <u>0.00</u> |
|----------------|----------------|

9. Interest and dividends

| | |
|----------------|----------------|
| \$ <u>0.00</u> | \$ <u>0.00</u> |
|----------------|----------------|

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

| | |
|----------------|----------------|
| \$ <u>0.00</u> | \$ <u>0.00</u> |
|----------------|----------------|

11. Social security or government assistance

| | |
|------------------|------------------|
| \$ <u>821.00</u> | \$ <u>821.00</u> |
|------------------|------------------|

(Specify): social security disability

| | |
|----------------|----------------|
| \$ <u>0.00</u> | \$ <u>0.00</u> |
|----------------|----------------|

12. Pension or retirement income

| | |
|----------------|----------------|
| \$ <u>0.00</u> | \$ <u>0.00</u> |
|----------------|----------------|

13. Other monthly income

| | |
|----------------|--------------------|
| \$ <u>0.00</u> | \$ <u>2,630.65</u> |
|----------------|--------------------|

(Specify): _____

| | |
|----------------|----------------|
| \$ <u>0.00</u> | \$ <u>0.00</u> |
|----------------|----------------|

| | |
|----------------|----------------|
| \$ <u>0.00</u> | \$ <u>0.00</u> |
|----------------|----------------|

14. SUBTOTAL OF LINES 7 THROUGH 13

| | |
|------------------|--------------------|
| \$ <u>821.00</u> | \$ <u>3,451.65</u> |
|------------------|--------------------|

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

| | |
|------------------|--------------------|
| \$ <u>821.00</u> | \$ <u>3,451.65</u> |
|------------------|--------------------|

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

| | |
|--------------------|--|
| \$ <u>4,272.65</u> | |
|--------------------|--|

(Report also on Summary of Schedules and, if applicable, on
 Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

SCHEDEULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

| | | |
|--|--------------|--------------------|
| 1. Rent or home mortgage payment (include lot rented for mobile home) | | \$ <u>1,853.31</u> |
| a. Are real estate taxes included? | Yes <u>X</u> | No _____ |
| b. Is property insurance included? | Yes <u>X</u> | No _____ |
| 2. Utilities: | | |
| a. Electricity and heating fuel | | \$ <u>425.00</u> |
| b. Water and sewer | | \$ <u>101.00</u> |
| c. Telephone | | \$ <u>170.00</u> |
| d. Other <u>cable/internet</u> | | \$ <u>114.00</u> |
| 3. Home maintenance (repairs and upkeep) | | \$ <u>150.00</u> |
| 4. Food | | \$ <u>400.00</u> |
| 5. Clothing | | \$ <u>100.00</u> |
| 6. Laundry and dry cleaning | | \$ <u>20.00</u> |
| 7. Medical and dental expenses | | \$ <u>103.00</u> |
| 8. Transportation (not including car payments) | | \$ <u>350.00</u> |
| 9. Recreation, clubs and entertainment, newspapers, magazines, etc. | | \$ <u>100.00</u> |
| 10. Charitable contributions | | \$ <u>90.00</u> |
| 11. Insurance (not deducted from wages or included in home mortgage payments) | | |
| a. Homeowner's or renter's | | \$ <u>0.00</u> |
| b. Life | | \$ <u>125.00</u> |
| c. Health | | \$ <u>0.00</u> |
| d. Auto | | \$ <u>166.00</u> |
| e. Other | | \$ <u>0.00</u> |
| 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) | | \$ <u>0.00</u> |
| 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) | | |
| a. Auto | | \$ <u>0.00</u> |
| b. Other | | \$ <u>0.00</u> |
| c. Other | | \$ <u>0.00</u> |
| 14. Alimony, maintenance, and support paid to others | | \$ <u>0.00</u> |
| 15. Payments for support of additional dependents not living at your home | | \$ <u>0.00</u> |
| 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) | | \$ <u>0.00</u> |
| 17. Other | | \$ <u>0.00</u> |
| Other | | \$ <u>0.00</u> |
| 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) | | \$ <u>4,267.31</u> |
| 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: | | |
| 20. STATEMENT OF MONTHLY NET INCOME | | |
| a. Average monthly income from Line 15 of Schedule I | | \$ <u>4,272.65</u> |
| b. Average monthly expenses from Line 18 above | | \$ <u>4,267.31</u> |
| c. Monthly net income (a. minus b.) | | \$ <u>5.34</u> |

**United States Bankruptcy Court
Eastern District of Michigan**

In re Kristina A. Mackinder

Debtor(s)

Case No. 11-42551
Chapter 7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 16 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date February 15, 2011

Signature: /s/ Kristina A. Mackinder

Debtor

Date _____

Signature: _____
(Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, the _____ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the _____ [corporation or partnership] named as a debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets [*total shown on summary page plus 1*], and that they are true and correct to the best of my knowledge, information, and belief.

Date _____

Signature: _____

[Print or type name of individual signing on behalf of debtor]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
Eastern District of Michigan

In re Kristina A. Mackinder

Debtor(s)

Case No.
Chapter11-42551
7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT | SOURCE |
|---------------|-------------------------------|
| \$0.00 | 2011 income/employment |
| \$0.00 | 2010 income/employment |
| \$0.00 | 2009 income/employment |

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT | SOURCE |
|-------------------|--------------------------------------|
| \$1,642.00 | 2011 social security benefits |
| \$8,210.00 | 2010 social security benefits |
| \$2,463.00 | 2009 social security benefits |

3. Payments to creditors

None *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATES OF PAYMENTS | AMOUNT PAID | AMOUNT STILL OWING |
|---------------------------------|----------------------|-------------|-----------------------|
|---------------------------------|----------------------|-------------|-----------------------|

None b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATES OF PAYMENTS/ TRANSFERS | AMOUNT PAID OR VALUE OF TRANSFERS | AMOUNT STILL OWING |
|------------------------------|------------------------------------|--|-----------------------|
|------------------------------|------------------------------------|--|-----------------------|

None c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR | DATE OF PAYMENT | AMOUNT PAID | AMOUNT STILL OWING |
|--|-----------------|-------------|-----------------------|
|--|-----------------|-------------|-----------------------|

4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| CAPTION OF SUIT AND CASE NUMBER | NATURE OF PROCEEDING | COURT OR AGENCY AND LOCATION | STATUS OR DISPOSITION |
|--|-------------------------------|---|--------------------------|
| Dearborn Village Community Credit Union vs Kristina MacKinder 11C0017GC | breach of contract | 35th District Court 660 Plymouth Road Plymouth, MI 48170 | Pending |

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED | | DATE OF SEIZURE | DESCRIPTION AND VALUE OF PROPERTY | |
|--|--|--|--------------------------------------|---|
| 5. Repossessions, foreclosures and returns | | | | |
| None <input checked="" type="checkbox"/> | List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) | | | |
| NAME AND ADDRESS OF CREDITOR OR SELLER | | DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN | DESCRIPTION AND VALUE OF PROPERTY | |
| 6. Assignments and receiverships | | | | |
| None <input checked="" type="checkbox"/> | a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) | | | |
| NAME AND ADDRESS OF ASSIGNEE | | DATE OF ASSIGNMENT | TERMS OF ASSIGNMENT OR SETTLEMENT | |
| None <input checked="" type="checkbox"/> | b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) | | | |
| NAME AND ADDRESS OF CUSTODIAN | | NAME AND LOCATION OF COURT CASE TITLE & NUMBER | DATE OF ORDER | DESCRIPTION AND VALUE OF PROPERTY |
| 7. Gifts | | | | |
| None <input checked="" type="checkbox"/> | List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) | | | |
| NAME AND ADDRESS OF PERSON OR ORGANIZATION St. Thomas A'Becket | | RELATIONSHIP TO DEBTOR, IF ANY none | DATE OF GIFT monthly tithe | DESCRIPTION AND VALUE OF GIFT \$40.00 |
| 8. Losses | | | | |
| None <input checked="" type="checkbox"/> | List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) | | | |
| DESCRIPTION AND VALUE OF PROPERTY | | DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS | | DATE OF LOSS |

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

| NAME AND ADDRESS OF PAYEE | DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR | AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY |
|---|---|--|
| Vivian Law Firm PLC 496 West Ann Arbor Trail Suite 102 Plymouth, MI 48170-6262 | October 2010 | \$1,501.00 |
| InCharge Education Foundation, Inc. 2101 Park Center Drive, Ste. 310 Orlando, FL 32835 | October 1, 2010 | \$35.00 |

10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR | DATE | DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED |
|---|---------------------------|---|
| None <input checked="" type="checkbox"/> b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary. | | |
| NAME OF TRUST OR OTHER DEVICE | DATE(S) OF TRANSFER(S) | AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY |

11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF INSTITUTION | TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE | AMOUNT AND DATE OF SALE OR CLOSING |
|---------------------------------|--|---------------------------------------|
|---------------------------------|--|---------------------------------------|

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositaries of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY | NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY | DESCRIPTION OF CONTENTS | DATE OF TRANSFER OR SURRENDER, IF ANY |
|---|---|-------------------------------------|--|
| Comerica Bank | | mother's legal documents | |

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATE OF SETOFF | AMOUNT OF SETOFF |
|------------------------------|----------------|------------------|
|------------------------------|----------------|------------------|

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

| NAME AND ADDRESS OF OWNER | DESCRIPTION AND VALUE OF PROPERTY | LOCATION OF PROPERTY |
|---------------------------|-----------------------------------|----------------------|
|---------------------------|-----------------------------------|----------------------|

15. Prior address of debtor

None If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

| ADDRESS | NAME USED | DATES OF OCCUPANCY |
|---------|-----------|--------------------|
|---------|-----------|--------------------|

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

| NAME |
|------|
|------|

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

| SITE NAME AND ADDRESS | NAME AND ADDRESS OF GOVERNMENTAL UNIT | DATE OF NOTICE | ENVIRONMENTAL LAW |
|-----------------------|---------------------------------------|----------------|-------------------|
|-----------------------|---------------------------------------|----------------|-------------------|

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

| SITE NAME AND ADDRESS | NAME AND ADDRESS OF GOVERNMENTAL UNIT | DATE OF NOTICE | ENVIRONMENTAL LAW |
|-----------------------|---------------------------------------|----------------|-------------------|
|-----------------------|---------------------------------------|----------------|-------------------|

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

| NAME AND ADDRESS OF GOVERNMENTAL UNIT | DOCKET NUMBER | STATUS OR DISPOSITION |
|---|---|--|
| 18 . Nature, location and name of business | | |
| None | <p><input checked="" type="checkbox"/> a. <i>If the debtor is an individual</i>, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.</p> <p><i>If the debtor is a partnership</i>, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.</p> <p><i>If the debtor is a corporation</i>, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.</p> | |
| NAME | LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN | ADDRESS NATURE OF BUSINESS BEGINNING AND ENDING DATES |
| None | <input checked="" type="checkbox"/> b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101. | |
| NAME | ADDRESS | |

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date February 15, 2011

Signature /s/ Kristina A. Mackinder
Kristina A. Mackinder
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571